

Exhibit K

July 14, 2023 Email Communication

From: Scott Nicholas <nicholasesq@att.net>
Sent: Wednesday, July 26, 2023 4:13 PM
To: Brooks, Kevin
Subject: Re: Ioannis Triantafillou - Policy No. [REDACTED] 6 693
Attachments: TriantafillouEstate.ELtr.to.Equitable-Brooks.Re.DeathBenefit.pdf

EXTERNAL EMAIL (Outside EQH Network): Use caution with links and attachments.

Dear Mr. Brooks:

Attached is my letter in response to yours.

I trust you will be guided accordingly.
Thank you.

Scott

NicholasEsq@att.net
60 East 42nd Street, 47th floor
[One Grand Central Place]
New York, New York 10165
(212) 751 - 1000

On Friday, July 14, 2023, 03:49:34 PM EDT, Brooks, Kevin <kevin.brooks@equitable.com> wrote:

Scott,

I hope you're doing well. I am an attorney at Equitable and am in receipt of your letter, dated March 21, 2023, relating to policy no. [REDACTED] 6 693. Your letter and the cover e-mail appear to concede that your client is not a designated beneficiary. Instead, your client's claim is based on the allegation that Mr. Triantafillou "was diagnosed with mental impairments that would have made Mr. Triantafillou incompetent to make legal or financial decisions for himself from 2014 until the time of his death," and thus, any beneficiary changes in 2020 were fraudulent. Because Equitable cannot delay payment to the designated beneficiaries without a reasonable basis to do so, please provide any documents, including the "medical records" referenced in your letter, supporting your client's claim to the death benefits. In addition, can you please confirm whether your client has been appointed as the administratrix of the estate?

Thanks,

Kevin

Kevin W. Brooks | Senior Director & Counsel

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